

**ABSTRACT OF THE DISCLOSURE**

[085] Methods and systems for managing insurance claims include facilitating prepayment decisions, provider bill auditing, and recovery of paid claims. Prepayment decisions include, for example, determining whether to pay, deny, or defer an insurance claim submitted by an insured. Provider bill auditing may include, for example, examining bills related to an insurance claim for accuracy. Recovery of paid claims may include managing litigations and calculating fees due for recovery services.

FINNEGAN  
HENDERSON  
FARABOW  
GARRETT &  
DUNNER LLP

1300 I Street, NW  
Washington, DC 20005  
202.408.4000  
Fax 202.408.4400  
[www.finnegan.com](http://www.finnegan.com)